

Information to identify the case:

Debtor 1:	William J. Wall	Social Security number or ITIN: xxx-xx-4686
	First Name Middle Name Last Name	EIN: _____
Debtor 2:	(Spouse, if filing)	Social Security number or ITIN: _____
	First Name Middle Name Last Name	EIN: _____
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter: 13 12/13/19
Case number:	19-33186-KCF	Date case converted to chapter: 7 5/1/20

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	William J. Wall	
2. All other names used in the last 8 years		
3. Address	2707 Packer Court Bridgewater, NJ 08807	
4. Debtor's attorney	Stephen M. Zullo Stephen Zullo, ESQ. 40 West High Street Somerville, NJ 08876	Contact phone 800-709-1131 Email: szullo@simonattorneys.com
5. Bankruptcy trustee	Andrea Dobin McManimon, Scotland & Baumann, LLC 427 Riverview Plaza Trenton, NJ 08611	Contact phone (609) 695-6070

For more information, see page 2 >

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 5/1/20
7. Meeting of creditors	June 10, 2020 at 01:00 PM	Location: Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	
8. Presumption of abuse	The presumption of abuse does not arise. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), orif you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	Filing deadline: 8/10/20
10. Proof of claim	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 5
United States Bankruptcy Court
District of New JerseyIn re:
William J. Wall
DebtorCase No. 19-33186-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 309APage 1 of 2
Total Noticed: 41

Date Rcvd: May 01, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2020.

db +William J. Wall, 2707 Packer Court, Bridgewater, NJ 08807-7017
 518628561 +BB&T now Truist, Bankruptcy Section, 100-50-01-51, P.O. Box 1847, Wilson, NC 27894-1847
 518659930 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 518618122 +Bridle Club at Bridgewater Condo Assoc, Po Box 105772, Atlanta, GA 30348-5772
 518618124 +Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
 518618125 +ECK Apelian OR Mathews MD, 1056 Stelton Rd., Piscataway, NJ 08854-4326
 518618127 +EOS CCA, PO Box 981008, Boston, MA 02298-1008
 518618126 +Eos Cca, Attn: Bankruptcy, 700 Longwater Dr, Norwell, MA 02061-1624
 518618128 Geico Insurance, 526 Western Ave, Chevy Chase, MD 20815
 518618130 +Integra Managment, 200 Valley Rd., Ste. 203, Mount Arlington, NJ 07856-1320
 518618133 +New Jersey attorney General, Div. of Law, RJ Hughes Justice Complex,
 25 Market St., PO Box 112, Trenton, NJ 08625-0112
 518631028 +New Rez LLC dba Shellpoint Mortgage, Po Box 740039, Cincinnati, OH 45274-0039
 518725449 NewRez LLC dba Shellpoint Mortgage Serv, P.O. Box 10826, Greenville, SC 29603-0826
 518618134 +Omega Rms, 7505 W Tiffany Springs Parkway, Kansas City, MO 64153-1313
 518618139 +RWJ Barnabas, Po Box 21401, New York, NY 10087-1401
 518618138 +RWJ Barnabas, Po Box 21356, New York, NY 10087-1356
 518618136 +Receivable Collection Services LLC, 170 Jericho Turnpike, Floral Park, NY 11001-2024
 518618137 +Rutgers Health, Po Box 829650, Philadelphia, PA 19182-0001
 518648766 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation Bankruptcy, PO Box 245,
 Trenton, NJ 08695)
 518618143 Somerset Emergency Medical Assoc., c/o B&B Collections, Inc., P.O. Box 2137,
 Toms River, NJ 08754-2137
 518618142 +Somerset Emergency medical Assoc, Po Box 6222, Parsippany, NJ 07054-7222
 518618144 State of New Jersey, Department of the Treasury, Division of Revenue, P.O. Box 628,
 Trenton, NJ 08646-0628
 518618146 +US Asset Management Inc, 1881 Commerce Drive, Ste. 110, Elk Grove Village, IL 60007-2134
 518618148 +US Attorney of NJ, 970 Broad Street, 7TH FL., Newark, NJ 07102-2527
 518618147 +US attorney General, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
 518618145 +University Radiology, Po Box 371863, Pittsburgh, PA 15250-7863

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: szullo@simonattorneys.com May 02 2020 00:32:57 Stephen M. Zullo,
 Stephen Zullo, ESQ., 40 West High Street, Somerville, NJ 08876
 tr +EDI: BADOBIN.COM May 02 2020 03:53:00 Andrea Dobin, McManimon, Scotland & Baumann, LLC,
 427 Riverview Plaza, Trenton, NJ 08611-3420
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 02 2020 00:34:16 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 02 2020 00:34:14 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518618121 E-mail/Text: bankruptcy@bbandt.com May 02 2020 00:33:44 BB&T, Po Box 1847,
 Wilson, NC 27894
 518618120 E-mail/Text: bankruptcy@bbandt.com May 02 2020 00:33:44 Bb&T, Attn: Bankruptcy,
 Po Box 1847, Wilson, NC 27894
 518618123 EDI: DISCOVER.COM May 02 2020 03:53:00 Discover Financial, Attn: Bankruptcy Department,
 Po Box 15316, Wilmington, DE 19850
 518618129 EDI: IIC9.COM May 02 2020 03:53:00 IC Systems, Inc., P.O. Box 64378,
 Saint Paul, MN 55164-0378
 518618131 +EDI: IRS.COM May 02 2020 03:53:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 518717680 E-mail/PDF: resurgentbknotifications@resurgent.com May 02 2020 00:38:07 LVNV Funding, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 518618132 +E-mail/PDF: resurgentbknotifications@resurgent.com May 02 2020 00:39:06
 LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497,
 Greenville, SC 29603-0497
 518659642 EDI: PRA.COM May 02 2020 03:53:00 Portfolio Recovery Associates, LLC,
 c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
 518618135 +EDI: PRA.COM May 02 2020 03:53:00 Portfolio Recovery, Po Box 41021,
 Norfolk, VA 23541-1021
 518618140 +E-mail/Text: rwjebn@rwjbh.org May 02 2020 00:34:56 RWJ Somerset, 110 Rehill Ave,
 Somerville, NJ 08876-2519
 518618141 +E-mail/Text: bankruptcy@savit.com May 02 2020 00:34:58 SaVit Collection Agency,
 Attn: Bankruptcy, Po Box 250, East Brunswick, NJ 08816-0250

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-3

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 41

Date Rcvd: May 01, 2020

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Andrea Dobin ecftrusteead@msbnj.com, NJ55@ecfcbis.com
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Karl Meth on behalf of Attorney Bridle Club at Bridgewater Condominium Association, Inc. kmeth@beckerlawyers.com, info@acalabreselaw.com
Stephen M. Zullo on behalf of Debtor William J. Wall szullo@simonattorneys.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7